

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA

**NOTICE TO CREDITORS
AND
PROPOSED PLAN**

Case No.

The Debtor(s) filed for relief under Chapter 13 of the United States Bankruptcy Code on June 7, 2013 .

THE FILING AUTOMATICALLY STAYS COLLECTION AND OTHER ACTIONS AGAINST THE DEBTOR(S), DEBTOR(S)' PROPERTY AND CERTAIN CO-DEBTORS. IF YOU ATTEMPT TO COLLECT A DEBT OR TAKE OTHER ACTION IN VIOLATION OF THE BANKRUPTCY STAY, YOU MAY BE PENALIZED.

OFFICIAL NOTICE WILL BE SENT TO CREDITORS GIVING THE NAME AND ADDRESS OF THE TRUSTEE, THE DATE AND TIME OF THE MEETING OF CREDITORS, AND THE DEADLINE FOR OBJECTING TO THE PLAN.

A CREDITOR MUST TIMELY FILE A PROOF OF CLAIM WITH THE TRUSTEE IN ORDER TO RECEIVE DISTRIBUTIONS UNDER THE PLAN.

The Debtor(s) propose an initial plan, which is subject to modification, as follows:

1. Payments to the Trustee: The Debtor(s) propose to pay from future earnings his/her/their disposable income to the Trustee for a period of 60 consecutive months by means of monthly payments of \$901.30, for distribution to creditors after payment of costs of administration.
2. Payments made directly to creditors: The Debtor(s) propose to make regular monthly payments directly to the following creditors:

<u>Creditor</u>	<u>Collateral and Valuation</u>
(A) -NONE-	

3. Disbursements by the Trustee: The Debtor proposes that the Trustee make the following distributions to creditors after payment of costs of administration as follows:

(A) The following priority claims shall be paid in full by means of deferred payment:

Internal Revenue Service
Moore County Tax Dept
NC Department of Revenue

<u>(B)</u>	The following secured creditors shall receive their regular monthly payment:	
<u>Creditor</u>	<u>Collateral and Value</u>	<u>Monthly Payment</u>
Bank of America	Residence located at 195 Sandy Oak Rd in Carthage NC 28327 Market Value= \$71,000.00	\$579.00

(C) The following creditors have partially secured and partially unsecured claims and shall have their regular payment modified under the proposed plan:

<u>Creditor</u>	<u>Collateral and Value</u>	<u>Monthly Payment</u>
<u>As Modified</u>		<u>\$83.18</u>
Ford Cred	2007 Ford Fusion Market Value= \$3,782.00	

(D) The following co-signed claims shall be paid in full by monthly payments:
-NONE-

(E) The following secured creditors shall be paid on their arrearage claims by means of monthly payments:

<u>Creditor</u>	<u>Collateral</u>	<u>Monthly Arrearage Payment</u>
Bank of America	Residence located at 195 Sandy Oak Rd in Carthage NC 28327	\$178.15

(F) After payment of allowed cost of administration, priority and secured claims, the balance of the funds paid to the Trustee shall be paid to allowed general unsecured claims. The exact amount available for unsecured creditors cannot be determined until all claims are filed and allowed, however, at this time it is anticipated that the return to unsecured creditors will be not less than 0 % and is estimated to be 0 %.

4. Property to be surrendered: The following property will be returned to the secured creditor:

Creditor Collateral
-NONE-

(name of creditor and description of property)

5. The Debtor(s) has the following executory contracts and/or leases which will be assumed or rejected as herein indicated:

<u>Contract\Lease Party</u>	<u>Description of Contract or Lease</u>	<u>Assume or Reject?</u>
-NONE-		

6. Other proposed provisions are as follows:

Date: June 7, 2013

/s/ Brett Smith Yauger

Brett Smith Yauger

Attorney for the Debtor

Address: **107 Monroe St**

PO Box 39

Carthage, NC 28327

Telephone: **910-947-2280**

State Bar No. **22842**

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA

In Re: **Pamela Sue Jenkins**

SS# **xxx-xx-7708**

SS# _____

Debtor(s) _____

**NOTICE TO CREDITORS
AND
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CERTIFICATE OF SERVICE

The undersigned certifies that a copy of the Notice to Creditors and Proposed Plan was served by first class mail, postage prepaid, to the following parties at their respective addresses:

**William L. Schwenn
Clerk of Court
U.S. Bankruptcy Court
Middle District of North Carolina
P.O. Box 26100
Greensboro, NC 27402**

**Richard M. Hutson, II
Chapter 13 Trustee
Durham Division
Post Office Box 3613
Durham, NC 27702-3613**

**Amerifinancial Solutio
Po Box 602570
Charlotte, NC 28260**

**Bank of America
4161 Piedmont Pkwy
Greensboro, NC 27410**

**BB&T
100 Bank Street
Vass, NC 28394**

**Brock and Scott
5431 Oleander Drive Suite 200
Wilmington, NC 28403**

**First Health Family Care
30 Page Drive
Pinehurst, NC 28374**

**First Health of the Carolinas
Moore County Hospital
P.O. Box 580484
Charlotte, NC 28258-0484**

Ford Cred

P.O. Box 542000
Omaha, NE 68154

**Green Tree Servicing L
332 Minnesota St Ste 610
Saint Paul, MN 55101**

**Internal Revenue Service
PO Box 21126
Philadelphia, PA 19114**

**Moore County Tax Dept
P.O. Box 580377**

Charlotte, NC 28258

NC Department of Revenue
P.O. Box 25000
Raleigh, NC 27640-0640

Tb&W
1417 N Magnolia Avenue
Ocala, FL 34475-9078

Date: June 7, 2013

/s/ Brett Smith Yauger
Brett Smith Yauger